



Order Filed on July 18, 2018 by  
Clerk U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1**

DENISE CARLON, ESQUIRE  
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Attorneys for Secured Creditor  
U.S. Bank National Association, as Trustee, successor  
in interest to Wachovia Bank, N.A., as Trustee, for  
Chase Mortgage Finance Trust MultiClass Mortgage  
Pass-Through Certificates Series 2005-A1

In Re:

James P. Thrower,

Debtor.

Case No.: 18-19573 JKS

Adv. No.:

Hearing Date: 7/12/18 @ 9:00 a.m.

Judge: John K. Sherwood

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S  
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED**

**DATED: July 18, 2018**

A handwritten signature in black ink, appearing to read "J K Sherwood".

Honorable John K. Sherwood  
United States Bankruptcy Court

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Debtors: James P. Thrower

Case No.: 18-19573 JKS

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO  
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, N.A., as Trustee, for Chase Mortgage Finance Trust MultiClass Mortgage Pass-Through Certificates Series 2005-A1, holder of a mortgage on real property located at 48 Seton Hall Dr, Oakland, NJ, 07436, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Virginia E. Fortunato, Esquire, attorney for Debtor, James P. Thrower, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that the property shall be surrendered to the Secured Creditor; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that any deficiency allowed pursuant to creditor's non-bankruptcy rights shall be treated as a general unsecured claim and will be subject to discharge pursuant to 11 U.S.C. sec 1328; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

Certificate of Notice Page 3 of 3  
United States Bankruptcy Court  
District of New Jersey

In re:  
James P Thrower  
Debtor

Case No. 18-19573-JKS  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jul 19, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 21, 2018.

db +James P Thrower, 20 Bailey Avenue, Oakland, NJ 07436-1803

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 21, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 19, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor U.S. Bank National Association, at Trustee, et al...  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Rebecca Ann Solarz on behalf of Creditor U.S. Bank National Association, at Trustee, et al...  
rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
Virginia E. Fortunato on behalf of Debtor James P Thrower njbankruptcy911@gmail.com,  
bankruptcynotices2011@gmail.com

TOTAL: 5